



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

**FEIN, SUCH, KAHN & SHEPARD PC**  
Counsellors at Law  
7 Century Drive - Suite 201  
Parsippany, New Jersey 07054  
(973) 538-9300  
Attorneys for Secured Creditor  
PNC BANK, NATIONAL ASSOCIATION  
R.A. LEBRON, ESQ.  
PN196  
bankruptcy@fskslaw.com

Order Filed on November 23, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

RAFAEL ROSARIO-PAULINO

Debtor(s).

Case No.: 21-11993 CMG

Adv. No.:

Hearing Date: November 17, 2021

Judge: Honorable Christine M.  
Gravelle

**ORDER RESOLVING OBJECTION TO CONFIRMATION**

The relief set forth on the following page(s) is hereby **ORDERED**.

**DATED: November 23, 2021**

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

**Honorable Christine M. Gravelle  
United States Bankruptcy Judge**

**(Page 2)**

Debtor(s): RAFAEL ROSARIO-PAULINO

Case No: 21-11993 CMG

Caption of Order: **ORDER RESOLVING OBJECTION TO CONFIRMATION**

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Upon the Objection of FEIN, SUCH, KAHN & SHEPARD, P.C., attorneys for the Secured Creditor, PNC BANK, NATIONAL ASSOCIATION, regarding a second mortgage as to certain real property known as 57 ASH STREET, CARTERET, NJ 07008 as set forth in the papers, and for good cause shown;

**ORDERED AS FOLLOWS:**

1. The arrearage claim (#8-1) of Secured Creditor shall be allowed and paid through the Chapter 13 plan.

2. The Debtor(s) shall maintain regular monthly mortgage payments on this loan effective with the first payment due after the date of bankruptcy filing.

3. The monthly post-petition payment amount is subject to change in accordance with the terms of the underlying note, mortgage and applicable federal and state law.

4. This Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.

5. The Movant shall serve this Order on the Debtor(s), any Trustee and other party who entered an appearance on the Objection.

In re:  
Rafael Rosario-Paulino  
Debtor

Case No. 21-11993-CMG  
Chapter 13

District/off: 0312-3  
Date Rcvd: Nov 23, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2021:**

Recip ID	Recipient Name and Address
db	+ Rafael Rosario-Paulino, 57 Ash St., Carteret, NJ 07008-1903

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 25, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Jill Manzo	on behalf of Creditor PNC Bank National Association bankruptcy@fskslaw.com
R. A. Lebron	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com
Robert C. Nisenson	on behalf of Debtor Rafael Rosario-Paulino r.nisenson@rcn-law.com

District/off: 0312-3

User: admin

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Date Rcvd: Nov 23, 2021

Form ID: pdf903

Total Noticed: 1

doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

Tammy L. Terrell

on behalf of Creditor PNC Bank National Association bankruptcy@fskslaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8